

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Mark Charles Kaufmann
Erin Lynne Kaufmann
fka Erin Lynne Miller
Debtor(s)

Bankruptcy Case No.: 15-22867-GLT
Issued Per the Sept. 29, 2016 Proc.
Chapter: 13
Docket No.: 75 – 66, 68
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated August 31, 2016 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$2,467 as of October, 2016. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to it's administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☐ H. Additional Terms:

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

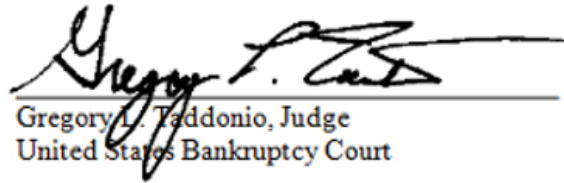
B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory A. Taddonio, Judge
United States Bankruptcy Court

Dated: October 4, 2016

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Mark Charles Kaufmann
 Erin Lynne Kaufmann
 Debtors

Case No. 15-22867-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: ctak
 Form ID: 149

Page 1 of 3
 Total Noticed: 74

Date Rcvd: Oct 05, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2016.

db/jdb Mark Charles Kaufmann, Erin Lynne Kaufmann, 142 Chapel View Drive,
 Greensburg, PA 15601-1002

cr +Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600,
 Pittsburgh, PA 15212-5866

14096483 ACS Education Services, 501 Bleecker St, Utica, NY 13501-2401

14096484 ACS/Bank of America, 501 Bleecker St, Utica, NY 13501-2401

14096485 ACS/UHEAA, 302 Willoughby Blvd, Greensboro, NC 27408-3829

14089548 ADP, Wage Garnishments, PO Box 221230, El Paso, TX 79913-4230

14089547 Abrahamsen Ratchford, PC, 409 Lackawanna Ave Ste 3C, Scranton, PA 18503-2059

14089549 AlliedInterstate, LLC, PO Box 361563, Columbus, OH 43236-1563

14089551 +American Student Assistance, 100 Cambridge St Ste 1600, Boston, MA 02114-2567

14128496 CAPITAL ONE, N.A., C/O BECKETT AND LEE LLP, POB 3001, MALVERN, PA 19355-0701

14089555 CBCS, PO Box 2724, Columbus, OH 43216-2724

14089557 ++CITIBANK, PO BOX 6030, SIOUX FALLS SD 57117-6030
 (address filed with court: Citibank, N.A., PO Box 688923, Des Moines, IA 50368-8923)

14096487 Capital One, PO Box 3115, Milwaukee, WI 53201-3115

14096488 Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281

14089553 Capital One Bank, USA, NA, PO Box 71083, Charlotte, NC 28272-1083

14096489 Capital One Bank, USA, NA, PO Box 30281, Salt Lake City, UT 84130-0281

14089556 Chase Bank USA, N.A., PO Box 94014, Palatine, IL 60094-4014

14096490 Chase Card, PO Box 15298, Wilmington, DE 19850-5298

14096491 +Citi Cards, Processing Center, Des Moines, IA 50363-0001

14096492 Citi Cards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241

14089560 Comenity Bank, PO Box 182125, Columbus, OH 43218-2125

14089559 Comenity Bank, PO Box 182273, Columbus, OH 43218-2273

14096494 Deborah Brooks, 10841 Martin Dr, North Huntingdon, PA 15642-4259

14096495 Deith Gjebre, DMD, 510 Pellis Rd Ste 102, Greensburg, PA 15601-4583

14121072 ECAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK, N.A., POB 29262,
 NEW YORK, NY 10087-9262

14127634 ECMC, PO BOX 16408, ST. PAUL MN 55116-0408

14096497 ECMC, PO Box 16478, Saint Paul, MN 55116-0478

14089562 #ECMC, Atten: Wage Garnishment Admin., 1 Imation Pl Bldg 2, Oakdale, MN 55128-3422

14089561 +ECMC, PO Box 7096P, St Paul, MN 55107

14089563 +Excela Health Westmoreland Hospital, 532 W Pittsburgh St, Greensburg, PA 15601-2282

14089564 Family Dentistry, 483 Frye Farm Rd, Greensburg, PA 15601-6480

14089566 Great Lakes, PO Box 530229, Atlanta, GA 30353-0229

14096498 Great Lakes, PO Box 7860, Madison, WI 53707-7860

14089568 Lifecare Medical Associates, 9102 Babcock Blvd, Pittsburgh, PA 15237-5819

14089573 MRS Associates, 1930 Olney Ave, Cherry Hill, NJ 08003-2016

14089569 Medexpress, Medexpress Billing Attn # 7964C, PO Box 14000, Belfast, ME 04915-4033

14125779 +Midland Credit Management Inc as agent for, Midland Funding LLC, PO Box 2011,
 Warren MI 48090-2011

14089570 Midland Credit Management, Inc., PO Box 939050, San Diego, CA 92193-9050

14141938 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, P.O. Box 619096,
 Dallas, TX 752614-9741)

14089574 Nationstar Mortgage, PO Box 60516, City of Industry, CA 91716-0516

14089575 PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658

14089576 Philips North America, 3000 Minuteman Rd, Andover, MA 01810-1032

14089579 SS Grover MD and Associates, 2640 Pitcairn Rd, Monroeville, PA 15146-3309

14096502 Student Assistance Foundation, PO Box 203101, Helena, MT 59620-3101

14115141 +US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973

14089580 United Collection Bureau, Inc., PO Box 1418, Maumee, OH 43537-8418

14089581 Westmoreland Em Med Spec, PO Box 1348, Indiana, PA 15701-5348

14089582 Westmoreland Hospital, 134 Industrial Park Rd Ste 2400, Greensburg, PA 15601-7848

14089583 World's Foremost Bank, 4800 NW 1st St Ste 300, Lincoln, NE 68521-4463

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/PDF: rmscedi@recoverycorp.com Oct 06 2016 01:51:44
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,
 Miami, FL 33131-1605

14089552 E-mail/Text: legal@arsnational.com Oct 06 2016 01:45:59 ARS National Services, Inc.,
 PO Box 469100, Escondido, CA 92046-9100

14089550 E-mail/Text: ally@ebn.phinsolutions.com Oct 06 2016 01:45:45 Ally,
 Payment Processing Center, PO Box 9001951, Louisville, KY 40290-1951

14093840 E-mail/Text: ally@ebn.phinsolutions.com Oct 06 2016 01:45:45 Ally Bank, PO Box 130424,
 Roseville, MN 55113-0004

14093845 E-mail/Text: ally@ebn.phinsolutions.com Oct 06 2016 01:45:45 Ally Financial,
 PO Box 130424, Roseville, MN 55113-0004

14096486 E-mail/Text: bky@americanprofit.net Oct 06 2016 01:47:11 American Profit Recovery,
 34405 W 12 Mile Rd Ste 379, Farmington Hills, MI 48331-5608

14089558 E-mail/Text: jsanders@cksfin.com Oct 06 2016 01:46:11 CKS Financial, PO Box 2856,
 Chesapeake, VA 23327-2856

District/off: 0315-2

User: ctak
Form ID: 149

Page 2 of 3
Total Noticed: 74

Date Rcvd: Oct 05, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14120763 +E-mail/Text: bncmail@w-legal.com Oct 06 2016 01:46:57 COMENITY CAPITAL BANK,
C/O WEINSTEIN & RILEY, P.S., 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14089554 E-mail/Text: ebn@carepayment.com Oct 06 2016 01:47:30 Carepayment, PO Box 2398,
Omaha, NE 68103-2398
14118740 +E-mail/Text: bankruptcy@cavps.com Oct 06 2016 01:47:06 Cavalry Investments, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
14096493 E-mail/Text: ccusa@ccuhome.com Oct 06 2016 01:45:44 Credit Collections USA,
256 Greenbag Rd Ste 1, Morgantown, WV 26501-7158
14096496 E-mail/Text: electronicbkydocs@nelnet.net Oct 06 2016 01:46:49
Department of Education/NELNET, 121 S 13th St, Lincoln, NE 68508-1904
14089565 E-mail/Text: mmbk@fenton-mcgarvey.com Oct 06 2016 01:45:47 Fenton & McGarvey,
2401 Stanley Gault Pkwy, Louisville, KY 40223-4175
14089567 E-mail/Text: bankruptcy@icsystem.com Oct 06 2016 01:47:21 I.C. System, Inc., PO Box 64378,
Saint Paul, MN 55164-0378
14089571 E-mail/Text: bankruptcydpt@mcmcg.com Oct 06 2016 01:46:39 Midland Funding, LLC,
8875 Aero Dr Ste 200, San Diego, CA 92123-2255
14096499 E-mail/Text: bnc@nordstrom.com Oct 06 2016 01:45:54 Nordstrom FSB, PO Box 13589,
Scottsdale, AZ 85267-3589
14096501 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 06 2016 02:13:36
Portfolio Recovery Associates, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4962
14089577 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 06 2016 01:52:17
Portfolio Recovery Associates, PO Box 12914, Norfolk, VA 23541-0914
14096500 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 06 2016 02:15:03
Portfolio Recovery Associates, Riverside Commerce Center, 120 Corporate Blvd Ste 100,
Norfolk, VA 23502-4962
14098129 E-mail/Text: bnc-quantum@quantum3group.com Oct 06 2016 01:46:08
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14095059 E-mail/PDF: rmscedi@recoverycorp.com Oct 06 2016 01:52:23
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
14089578 E-mail/PDF: clerical@simmassociates.com Oct 06 2016 01:51:03 SIMM Associates, Inc.,
PO Box 7526, Newark, DE 19714-7526
14096503 E-mail/PDF: gecscdi@recoverycorp.com Oct 06 2016 01:52:15 Synchrony Bank, PO Box 965005,
Orlando, FL 32896-5005
14096504 E-mail/PDF: gecscdi@recoverycorp.com Oct 06 2016 01:51:03 Synchrony Bank, PO Box 965007,
Orlando, FL 32896-5007
14150239 +E-mail/Text: JCAP_BNC_Notices@jcap.com Oct 06 2016 01:47:05 Td Bank,
c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* NATIONSTAR MORTGAGE LLC, P.O. Box 60516, City of Industry, CA 91716-0516
14125688* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)
14089572 ##Milstein Medical Group, Inc., 120 Village Dr, Greensburg, PA 15601-3787
TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 07, 2016

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: ctak
Form ID: 149

Page 3 of 3
Total Noticed: 74

Date Rcvd: Oct 05, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor NATIONSTAR MORTGAGE LLC agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com
Matthew R. Schimizzi on behalf of Debtor Mark Charles Kaufmann mrs@schimizzilaw.com,
Gl6143@notify.cincompass.com;lms@schimizzilaw.com;rws@schimizzilaw.com
Matthew R. Schimizzi on behalf of Joint Debtor Erin Lynne Kaufmann mrs@schimizzilaw.com,
Gl6143@notify.cincompass.com;lms@schimizzilaw.com;rws@schimizzilaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com,
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 7